

Making the Move

Transitioning your group term life coverage to OneAmerica®

Ensuring employees make a smooth transition from the prior carrier to OneAmerica is a top priority. Questions regarding Actively at Work are common during any changeover. To help provide an exceptional experience during this transition, we have provided some key information and possible options to consider.

Understanding who is not Actively at Work

Being actively at work means on the effective date of the employer's Group Term Life coverage, an employee is working for the employer for the required minimum hours each week at one of its approved business locations.

When an employee is not at work on the date the plan transitions to OneAmerica, coverage may not become effective until they resume active work. In some situations, not actively working on the coverage effective date will not impact the employee's effective date. For example:

- Employer approved vacation, jury duty or bereavement leave
- Holiday or day outside of regularly scheduled workweek

The most common reasons that may impact coverage effective date include:

- Employer approved leave of absence due to physical or mental health condition
- Family and Medical Leave Act (FMLA) approved leave
- Disability or sick leave
- Temporary or permanent layoff, strike or lock-out
- Military leave
- Intermittent leave

Options to retain coverage

Continuity of Coverage (COC)

Employees insured under the prior carrier's group term life insurance through the date of termination may be eligible for Continuity of Coverage if they meet the requirements of the OneAmerica COC provision. The COC provision helps prevent employees and covered dependents from losing coverage when transitioning from a prior carrier to OneAmerica.

Waiver of Premium

If an employee has filed and received approval on a Waiver of Premium claim with their prior carrier, the prior carrier may provide the employee with coverage protection if they are not able to return to work for an extended period of time due to a disability. Each carrier's definition of and requirements for Waiver of Premium may vary. We recommend policyholders consult their prior carrier to determine if their employee's Waiver of Premium claim will be continued.

Note: Products issued and underwritten by American United Life Insurance Company®, Indianapolis, IN, a OneAmerica company.

Please contact your OneAmerica representative to discuss options for employees facing situations that may impact their coverage.

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